



BEAUTY OR BARBER SHOP PROFESSIONAL LIABILITY

Refer to the Declarations if information is not shown on this form.
This endorsement is subject to the **terms** contained in **your** policy.

SCHEDULE

Limits Of Liability

\$ _____ Each **Occurrence**

\$ _____ Aggregate

DEFINITIONS

The following definitions apply to this policy form:

1. **Beauty or barber shop services** means treatment, advice or instruction for:
 - a. Hair cutting, shaving, shampooing, conditioning, coloring or styling;
 - b. Attachment or removal of temporary hair extensions;
 - c. Hair and scalp treatments;
 - d. Permanent hair waving by any process;
 - e. Eyelash and eyebrow tinting using mascara or eyebrow pencils;
 - f. Manual face and neck massaging;
 - g. The application of cosmetics;
 - h. Eyebrow maintenance;
 - i. The removal of unwanted hair, except by electrolysis; or
 - j. Manicuring and pedicuring.
2. **Insured**-The definition of **insured** in the General Liability Coverage is extended to include any operator, and **employee** of such operator, who rents or leases from **you** booth space, chairs or any portion of the premises designated in the Declarations for the purposes of conducting **beauty or barber shop services**, but only with respect to liability arising out of **beauty or barber shop services**.

COVERAGE L-BODILY INJURY AND PROPERTY DAMAGE

WHAT WE PAY FOR

The following coverage is added to Coverage L-**Bodily Injury And Property Damage**.

1. **We** pay those sums when the **insured** is legally obligated to pay damages because of **bodily injury** or **property damage** arising out of the rendering or failure to render **beauty or barber shop services**:
 - a. When such services are rendered either on the premises designated in the Declarations or on premises **you** do not own, rent or control; or
 - b. Included in the **products/completed operations hazard**.

WHAT WE DO NOT PAY FOR

The following exclusions apply to Beauty Or Barber Shop Professional Liability.

1. The Coverage L exclusions apply to Beauty Or Barber Shop Professional Liability, except:
 - a. The exclusion titled **Products/Completed Operations Hazard** does not apply.
 - b. The exclusion titled **Property Damage** is deleted and replaced by the following:
 - 1) **Property Damage-Property damage** to:
 - a) Property **you** own, rent, or occupy including costs **you** or any person or organization incur to remediate, replace or restore such property. This includes expenses **you** incur in efforts to avoid injury or to mitigate damage to the property of others;
 - b) Premises **you** sell, give away or abandon, if the **property damage** arises out of any part of those premises. However, this exclusion does not apply if the premises are **your work** and were never occupied, rented or held for rental by **you**;
 - c) Property loaned to **you** or property in **your** care, custody or control; or

- d) The part of real property on which **you**, or contractors or subcontractors working directly or indirectly on **your** behalf, are conducting ongoing operations and such **property damage** results from those operations.

Paragraphs c) and d) of this exclusion do not apply to liability assumed under a sidetrack agreement.

- c. The exclusion titled **Professional Service** is deleted and replaced by the following:

- 1) **Professional Service-Bodily injury** or **property damage** due to the rendering of or failure to render any **professional service**, except for **beauty or barber shop services**. This exclusion applies even if the claims against an **insured** allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an **insured**.

- 2. **We** do not pay for:

- a. **Bodily injury** or **property damage** arising out of the violation of any federal, state, or local statute, ordinance or regulation.
This exclusion does not apply to the failure of any **insured** or any **employee** of the **insured** to perform a predisposition or skin patch test.
- b. **Bodily injury** or **property damage** arising out of any service rendered in whole or in part by an unlicensed operator if a license is required, irrespective of whether such injury or damage was occasioned or caused by that portion of the service performed by such unlicensed operator.
- c. **Bodily injury** or **property damage** arising out of:
 - 1) The combustion, burning or explosion of combs, other articles, or products of an inflammable nature;
 - 2) The use of any appliance, apparatus or device employing x-ray, electrical rays, radio waves or electronic waves;
 - 3) Hair implanting or hair transplanting;
 - 4) Podiatry or chiropody;
 - 5) Electrolysis;
 - 6) Electronic or manual body massage;
 - 7) Face lifting or plastic surgery;
 - 8) Wart, mole, or other growth removal;
 - 9) Body piercing or tattooing;
 - 10) Any equipment or process to tan skin; or
 - 11) Any process involving injection into the skin.

HOW MUCH WE PAY FOR LOSS OR CLAIM

This section is in addition to all applicable provisions of How Much **We** Pay For Loss Or Claim in **your** policy. Settlement of Beauty Or Barber Shop Professional Liability losses covered by this endorsement will be made in accordance with the following provisions:

- 1. The Aggregate limit of liability shown in the Schedule is the most **we** pay for damages during a policy period for Beauty Or Barber Shop Professional Liability.
- 2. The Each **Occurrence** limit of liability shown in the Schedule, subject to 1. above, is the most **we** pay for damages for Beauty Or Barber Shop Professional Liability arising out of a single **occurrence**.
- 3. The Limits Of Liability specified in the Schedule are in addition to, and will not reduce, the Coverage L limits of liability.
- 4. **Special limits that apply to Beauty Or Barber Shop Professional Liability**-The maximum payable on loss or damage to any wig or hairpiece is \$250. There is an annual aggregate limit of \$1,000 payable on all covered losses to wigs or hairpieces.

COVERAGE M-MEDICAL PAYMENTS

WHAT WE PAY FOR

The following coverage is added to Coverage M-Medical Payments.

- 1. Regardless of fault, **we** pay **medical expenses** for **bodily injury** arising out of the rendering or failure to render **beauty or barber shop services**.

All other **terms** and conditions remain unchanged.